

IT IS HEREBY ADJUDGED
and DECREED this is SO
ORDERED.



Dated: March 11, 2011

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Attorney for the Debtors


SARAH S. CURLEY
U.S. Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
DISTRICT OF ARIZONA

In re:

RICHARD J. ZIMMER
LINA M. ZIMMER

Debtor

) Chapter 13
) 2:10-bk-07210-SSC
)
) STIPULATED ORDER OF
) CONFIRMATION
)
)
)
)
)

The Chapter 13 Plan having been properly noticed out to creditors and any objections to confirmation having been resolved,

IT IS ORDERED confirming the Plan of the Debtors as follows:

(A) **INCOME SUBMITTED TO THE PLAN.** Debtor will submit the following amounts of future income to the Trustee for distribution under the Plan.

1) Future Earning or Income. Debtors shall make the following monthly Plan payments:

<u>Months</u>	<u>Amount</u>
1-9	\$1,205.00
10-60	\$1,331.00

The payments are due on or before the 17th of each month commencing April 17, 2010. Debtor is instructed to remit all payments on or before the state due date each month. Debtor is advised that when payments are remitted late, additional interest may accrue on secured debts, which may result in a funding shortfall at the end of the Plan term. Any funding

1 shortfall must be cured before a discharge can be entered. This requirement is effective
2 regardless of plan payment suspension, waivers or moratoriums and must be included in any
3 Stipulated Order Confirming the plan.

4 The Debtor shall provide directly to the Trustee copies of their federal and state income
5 tax returns for post-petition years within 30 days of filing them. The purpose is to assist the
6 Trustee in determining any change in debtor's annual disposable income.

- 7 2) The Debtors shall provide directly to the Trustee their net federal and state tax
8 refunds for the years 2010, 2011, 2012 as supplements to the plan. In no
9 event will the term of the plan be reduce to less than 60 month, exclusive of
10 any property recovered by the Trustee, unless all allowed claims are paid in
11 full.

12 (B) **DURATION.** The Plan shall continue for 60 months from the first regular monthly payment
13 described in Paragraph (A) (1) above. If at any time before the end of the Plan period all
14 claims are paid, then the Plan shall terminate.

15 (C) **CLASSIFCATION AND TREATMENT OF CLAIMS.** Claims shall be classified and
16 paid as listed below. The Plan and this Order shall not constitute an informal proof of claim
17 for any creditor. The Trustee shall receive the percentage fee on the Plan payments pursuant
18 to 28 U.S.C. § 586(c), then the Trustee will pay creditors in the following order:

19 1) Administrative Expenses:

20 Attorney Fees. Dault & Associates PLLC shall be allowed total compensation
21 of \$4,000.00. Counsel received \$1,500 prior to filing this case and will be
22 paid \$2,500.00 by the Chapter 13 Trustee.

23 2) Claims Secured by Real Estate Property: NONE

24 3) Claims Secured by Personal Property:

25 (a) Systems, Services and Technologies, Inc. (SST), secured by a lien on a
26 2002 Harley Davidson FXSTD1 motorcycle shall be paid \$8,600 with
4.25% interest. The creditor will receive adequate protection payments
of \$122.00 per month.

(b) WFS Financial/Wachovia Dealer Services secured by a lien on a 2006
Chrysler PT Cruise shall be paid \$13,842.00 together with 4.25%
interest. The creditor will receive adequate protection payments of
\$85.00 per month.

(c) Wells Fargo National Bank secured by a purchase money security interest on household goods and furnishings shall be paid \$4,879.13 at the contract rate of 21.90 percent interest.

(d) HSBC secured by a purchase money security interest and motor vehicle lien on a 2006 Yamaha ATV will be paid its claim of \$15,265.61 at 4.25 percent interest.

4) Unsecured Priority Claims: NONE

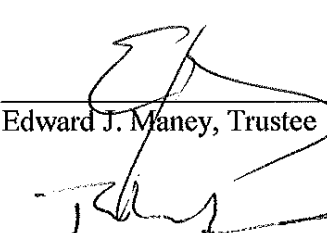
5) Other provisions: None


6) Unsecured Nonpriority Claims. All other claims shall be classified as unsecured and nonpriority. Such claims shall be paid pro rata the balance of the payments under the Plan and any unsecured debt balance remaining unpaid at the end of the Plan may be discharged as provided in 11 U.S.C. §1328.


5) **EFFECTIVE DATE AND VESTING.** The effective date of the Plan shall be the date of this Order. Property vests in Debtors upon confirmation.

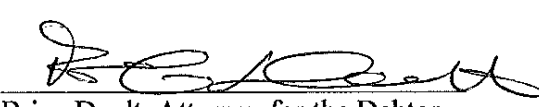
ORDER SIGNED AND DATED ABOVE

Approved as to form and content by:


Edward J. Maney, Trustee


Richard J. Zimmer, Debtor



Lina M. Zimmer, Debtor



Brian Dault, Attorney for the Debtor


1 Jeremy Bergstrom, Attorney for SST

2
3
4 Ronald Horowitz, Attorney for Wells Fargo Dealer Services

5
6 The Debtors certify: All required State and Federal income tax returns have been filed. No
7 domestic support obligations are owed, or, if owed, such payments are current since the filing of
8 the Petition.

8 
9 Richard J. Zimmer, Debtor

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11 
12 Lina M. Zimmer, Debtor



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Jeremy Bergstrom, Attorney for SST

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Ronald Horowitz, Attorney for Wells Fargo Dealer Services

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12 Lina M. Zimmer, Debtor

United States Bankruptcy Court
District of Arizona

In re:
RICHARD J ZIMMER
LINA M ZIMMER
Debtors

Case No. 10-07210-SSC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0970-2

User: oglen
Form ID: pdf003

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 14, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2011.
db/jdb +RICHARD J ZIMMER, LINA M ZIMMER, PO BOX 6046, SUN CITY WEST, AZ 85376-6046

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2011

Signature:

